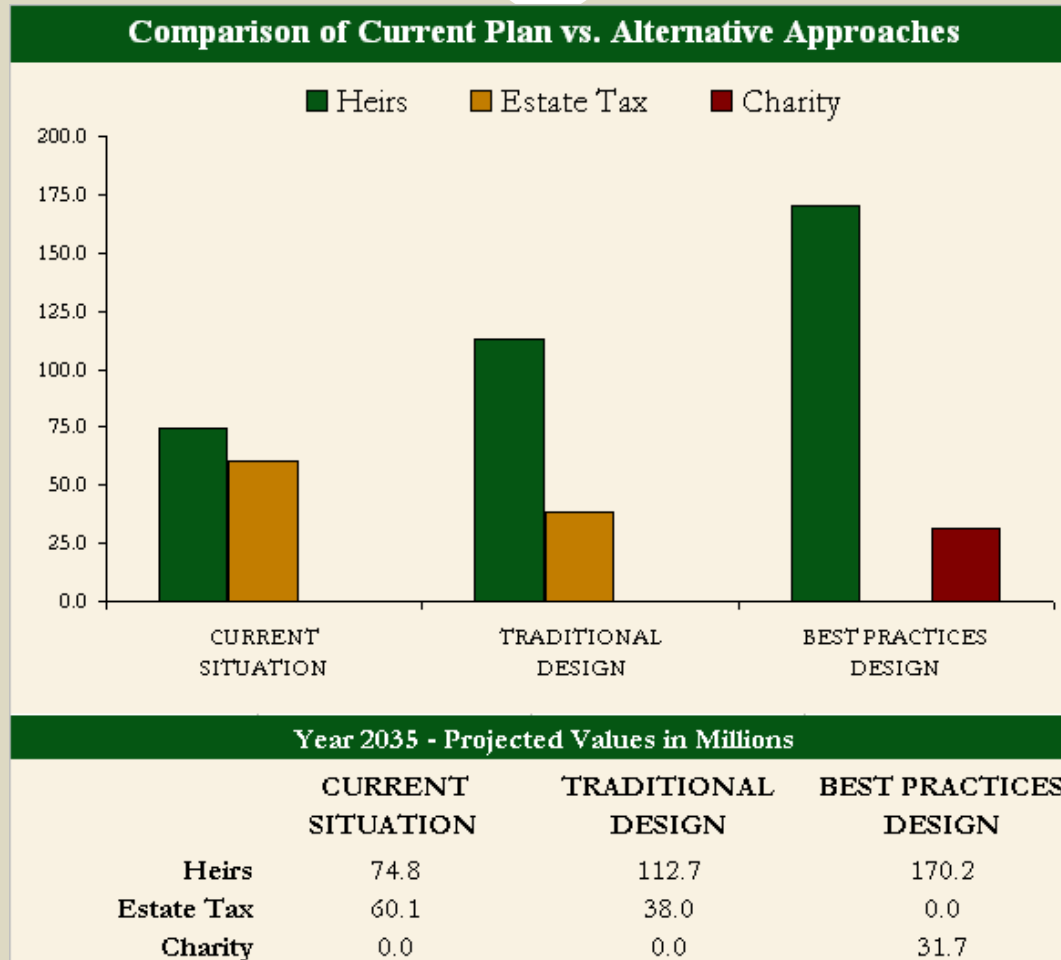


Projection of Estate Value over 25 Years



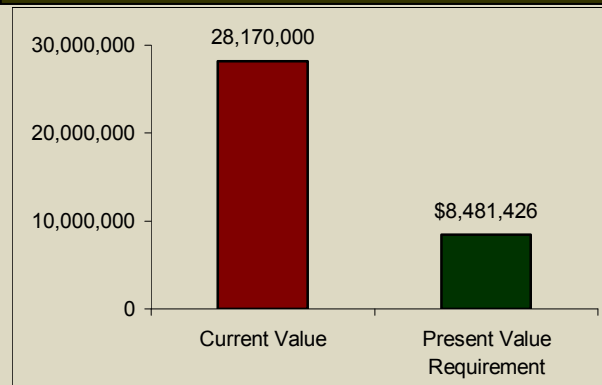
Financial Independence Analysis for Sample Client



Objectives	Market Value
Annual Income after taxes:	\$250,000.00
Inflation Rate:	3%
Continue Income until Age:	100

Current Market Value vs. Present Value Requirement

Time Horizon Data	
Current Age:	60
Retirement Age:	60
Time Horizon to meet objective (Years):	0



Target Growth Rate Data	
Target Rate of Return:	5.00%
Assumed Flat tax rate:	29.28%
Target Asset Value:	\$8,481,426
Current Market Value:	\$28,170,000

Objective Status - Excess Assets of \$19,688,574

Objective Funding Data		
Description	Source	Market Value
Retirement Funds	401k, Deferred Comp	\$2,000,000
Personal Financial Assets	Municipal Bonds, Stocks, etc.	\$16,170,000
Business Interests	Family Owned Business	\$10,000,000
TOTAL		\$28,170,000



Highlights of Current Plan vs. Traditional Planning and Best Practices Design



Current/Traditional

Enhanced Value to Heirs -
\$37,900,000

Annual Increase in Estate
Value – 5.9%

Annual Cost to fund
Traditional Life Insurance
strategy - \$804,912

Best Practices Design

Enhanced Value to Heirs -
\$95,400,000

Annual Increase in Estate
Value – 7.8%

Annual Savings through
reduced dependence on
Life Insurance - \$395,912

Benefits to Charity -
\$31,700,000

Highlights of Traditional Planning



- **Current/Traditional**

Enhanced Value to Heirs - \$37,900,000

Annual Increase in Estate Value – 5.9%

Annual Cost to fund Traditional Life Insurance strategy -
\$804,912

Highlights of Best Practices Planning



- **Best Practices**

Enhanced Value to Heirs - \$95,400,000

Annual Increase in Estate Value – 7.8%

Annual Savings through reduced dependence on Life Insurance - \$395,912

Benefits to Charity - \$31,700,000

Projection of Estate Value over 25 Years

